

DEPENDENT COVERAGE DATA FROM SPG SURVEYS

Dependent Coverage Data from Michigan Household Health Insurance Survey (MHHIS):

According to the 122,653 households where employer-based coverage was not extended to uninsured household members, only 8.7% of respondents said that the reason was that the *insurance covered workers only*. This implies that spouse and/or dependents may be offered coverage, but do not have coverage due to other factors, such as affordability, etc.

Table C-14: Reasons Employer-Based Coverage Not Extended to Other Uninsured Household Members

Reasons for Not Extending Coverage to Others	Uninsured Employed Households (N = 122,653)	
	Percent*	CI
Can't Afford It	18.6	3.9
Insurance Covers Workers Only	8.7	3.0
Not Immediate Family	37.9	5.0
Not Eligible (generally due to age)**	26.6	4.5
Other	15.0	3.8

*Percentages sum to more than 100% because a household may include more than one uninsured household member.

**Not eligible was not a response option originally available to respondents. It was created during the recoding process because of the large number of respondents who reported this in the Other Specify response option. This category primarily includes households who reported the uninsured person as being ineligible for employer-based coverage due to their age.

For dependents, 7.5% of households do not have health insurance for children because they are *waiting until an employer offers it*. The number of children who do not have coverage because they live in households where the *employer pays for the worker only* is 2.9%.

Table C-9: Primary Reason for Not Having Health Insurance

Primary Reason	Adults (18-64) (N = 675,735)		Child (0-17) (N = 90,014)		All (0-64) (N = 765,749)	
	Percent	CI	Percent	CI	Percent	CI
Household can't afford it	35.7	2.5	33.4	8.8	35.4	2.6
Lost/Left job with coverage	31.2	2.4	4.5	2.9	28.0	2.3
Became ineligible	17.4	2.0	37.3	8.0	19.7	2.1
Waiting until an employer offers it	8.6	1.4	7.5	3.3	8.5	1.4
Employer dropped coverage	1.8	0.6	0.5	1.0	1.7	.05
Don't want it/Don't believe in it	1.5	0.6	4.7	3.3	1.9	0.8
Employer pays for worker only	0.8	0.4	2.9	2.9	1.0	0.5
Disabled	0.7	0.4	3.5	4.9	1.0	0.6
Other	2.4	0.8	5.7	3.3	2.8	0.8
Total	100		100		100	

Dependent Coverage Data from Michigan Employer Health Insurance Survey (MEHIS):

Of employers that offer health insurance, dependents of full-time employees are more likely to be eligible for health insurance benefits than dependents of part-time or other employees. For example, for the most common health insurance plan available to employees, comprehensive coverage, 76% of dependents are offered coverage, compared to only 11.2% of dependents of part-time employees.

Table D-1: Types of Health Insurance Offered by Employers to Workers and Dependents by Employment Status

Health Insurance Benefits* (N = 762)	Employment Categories for Workers (Percent)				Employment Categories for Worker Dependents (Percent)			
	Total	Full-Time	Part-Time	Other**	Total	Full-Time	Part-Time	Other**
Comprehensive	93.7	92.8	12.2	2.0	76.4	76.0	11.2	1.6
Catastrophic	31.6	31.1	4.9	0.9	26.1	26.0	4.5	0.8
High Deductible Plan	18.8	18.6	2.5	0.4	14	13.9	2.1	0.4
Health Savings Account	8.8	8.7	2.2	0.4	6.3	6.2	1.4	0.3
Dental Insurance	54.6	54.1	10.1	1.3	46.3	45.9	8.9	1.2
Separate Pharmacy Insurance	28.3	28.0	4.1	0.7	23.2	23.1	3.7	0.5
Vision Insurance	31.2	31.0	7.1	0.9	27.4	27.2	6.6	0.9
Flexible Spending Account	26.0	26.0	8.7	0.5	21.4	21.4	7	0.4

*Employers may offer more than one type of insurance plan within any one category (i.e., two or more comprehensive plans).

**Includes seasonal, temporary, and contractual workers.

For dependent coverage, 26.6% of employers paid 0% of premiums for full-time employees, while 78.8% paid 0% of premiums for part-time employees. On the other hand, 52.6% of employers paid 76-100% of premiums for dependent coverage of full-time employees, while only 7.9% of employers paid 76-100% of dependent premiums for part-time employees.

Table D-4: Percentage of Health Insurance Premiums Paid by Employers by Workforce Employment Status

Percentage of Premiums Paid by Employers for:	Percentage of Employers Paying Premiums by Employment Status				
	Full-Time	Part-Time	Seasonal	Temporary	Contractual
<u>Employee Coverage</u>	(N = 709)	(N = 251)	(N = 105)	(N = 91)	(N = 102)
0% of Premiums	2.7	69.7	95.2	100.0	93.1
1% to 25% of Premiums	2.3	1.2	-	-	-
26% to 50% of Premiums	11.8	7.6	1.0	-	-
51% to 75% of Premiums	10.6	7.6	-	-	-
76% to 100% of Premiums	72.6	13.9	3.8	-	6.9
<u>Dependent Coverage</u>	(N = 639)	(N = 240)	(N = 101)	(N = 89)	(N = 98)
0% of Premiums	26.6	78.8	98.0	100.0	94.9
1% to 25% of Premiums	1.7	0.4	-	-	-
26% to 50% of Premiums	10.0	6.3	1.0	-	-
51% to 75% of Premiums	9.1	6.7	-	-	1.0
76% to 100% of Premiums	52.6	7.9	1.0	-	4.1